

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
CAMDEN VICINAGE DIVISION**

In re:

RICHARD C. SMITH, JR.  
TANISHA C. GREEN-SMITH  
Debtor(s)

Case No. 13-34489-JNP

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Isabel C. Balboa, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/07/2013.
- 2) The plan was confirmed on 12/03/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 10/18/2018.
- 6) Number of months from filing to last payment: 59.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,110.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$22,045.73
Less amount refunded to debtor	\$215.73

**NET RECEIPTS:** **\$21,830.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$6,623.80
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,587.32
Other	\$726.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$8,937.12**

Attorney fees paid and disclosed by debtor: \$714.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Education Services	Unsecured	22,926.30	NA	NA	0.00	0.00
AMERICAN HONDA FINANCE CORPO	Unsecured	12,000.00	11,988.77	11,988.77	377.29	0.00
AMERICAN HONDA FINANCE CORPO	Unsecured	5,600.00	5,627.49	5,627.49	177.10	0.00
AMERICAN INFOSOURCE, LP	Unsecured	321.00	308.77	308.77	9.72	0.00
AMERICAN INFOSOURCE, LP	Unsecured	NA	131.17	131.17	4.13	0.00
AMERICAN INFOSOURCE, LP	Unsecured	NA	163.32	163.32	5.14	0.00
AMERICAN INFOSOURCE, LP	Unsecured	NA	67.11	67.11	2.11	0.00
ANESTHESIA & CRITICAL CARE SPEC	Unsecured	259.00	NA	NA	0.00	0.00
APEX ASSET MANAGEMENT, LLC	Unsecured	324.42	324.42	324.42	10.21	0.00
APOGEE FINANCE, INC.	Secured	3,700.00	NA	NA	0.00	0.00
AT&T CORPORATION	Unsecured	409.00	NA	NA	0.00	0.00
CAMDEN COUNTY MUA	Secured	600.00	891.68	891.68	891.68	0.00
CAPITAL ONE BANK USA, N.A.	Unsecured	610.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA, N.A.	Unsecured	361.00	NA	NA	0.00	0.00
CARSON SMITHFIELD	Unsecured	826.22	NA	NA	0.00	0.00
CHERRY HILL EMERGENCY PHYS SE	Unsecured	954.00	NA	NA	0.00	0.00
CITY OF WEST PALM BEACH FIRE RE	Unsecured	414.00	NA	NA	0.00	0.00
CNAC, LLC	Unsecured	3,382.56	3,822.13	0.00	0.00	0.00
COUNTRY DOOR	Unsecured	129.00	NA	NA	0.00	0.00
DEPARTMENT OF THE TREASURY	Priority	8,600.00	0.00	0.00	0.00	0.00
DEPARTMENT OF THE TREASURY	Unsecured	NA	9,115.76	9,115.76	286.87	0.00
DIRECTV, LLC	Unsecured	NA	302.90	302.90	9.53	0.00
DOCTORS BUSINESS BUREAU	Unsecured	219.00	NA	NA	0.00	0.00
eCAST SETTLEMENT CORPORATION	Unsecured	276.00	313.42	313.42	9.86	0.00
eCAST SETTLEMENT CORPORATION	Unsecured	332.00	251.66	251.66	7.92	0.00
eCAST SETTLEMENT CORPORATION	Unsecured	276.00	360.05	360.05	11.33	0.00
ECMC	Unsecured	NA	9,722.54	9,722.54	305.97	0.00
EMERGENCY PHYSICIANS ASSOCIAT	Unsecured	694.00	NA	NA	0.00	0.00
EMERGENCY PHYSICIANS ASSOCIAT	Unsecured	1,173.00	1,173.00	1,173.00	36.91	0.00
EMERGENCY PHYSICIANS ASSOCIAT	Unsecured	895.00	NA	NA	0.00	0.00
GENARO MOLINA	Unsecured	NA	30,000.00	30,000.00	940.41	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
HRRG	Unsecured	1,173.00	NA	NA	0.00	0.00
IMAGING ASSOCIATES	Unsecured	92.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	NA	112.44	112.44	3.54	0.00
KAY JEWELERS	Unsecured	227.00	NA	NA	0.00	0.00
KENNEDY HEALTH SYSTEMS	Unsecured	1,600.00	NA	NA	0.00	0.00
KENNEDY HEALTH SYSTEMS	Unsecured	2,638.00	NA	NA	0.00	0.00
KENNEDY HEALTH SYSTEMS	Unsecured	3,126.00	NA	NA	0.00	0.00
KENNEDY UNIVERSITY HOSPITAL	Unsecured	325.67	NA	NA	0.00	0.00
LAW OFFICES THOMAS & COOK	Unsecured	3,126.07	NA	NA	0.00	0.00
LITTON MORTGAGE CENTER	Unsecured	NA	NA	NA	0.00	0.00
MACY'S	Unsecured	33.00	NA	NA	0.00	0.00
MERCURY INDEMNITY CO	Unsecured	756.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	829.00	826.22	826.22	26.00	0.00
NEW JERSEY AMERICAN WATER	Secured	200.00	164.09	164.09	164.09	0.00
ORTHOPAEDIC CARE SPECIALISTS	Unsecured	6,725.00	NA	NA	0.00	0.00
PALM BEACH PATHOLOGY	Unsecured	127.00	NA	NA	0.00	0.00
PNC BANK, N.A.	Unsecured	196.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	324.16	324.16	10.20	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	403.00	419.89	419.89	13.21	0.00
PREMIER BANKCARD	Unsecured	458.00	NA	NA	0.00	0.00
Providian	Unsecured	1,905.00	NA	NA	0.00	0.00
PYOD, LLC	Unsecured	478.20	345.86	345.86	10.88	0.00
PYOD, LLC	Unsecured	NA	428.92	428.92	13.50	0.00
QUANTUM3 GROUP, LLC	Unsecured	1,274.00	NA	NA	0.00	0.00
REGIONAL ORTHOPEDIC PA	Unsecured	40.00	NA	NA	0.00	0.00
REGIONAL ORTHOPEDICS	Unsecured	120.00	NA	NA	0.00	0.00
SOUTH JERSEY F.C.U.	Unsecured	249.11	NA	NA	0.00	0.00
SPA FITNESS	Unsecured	390.00	NA	NA	0.00	0.00
SPECIALIZED LOAN SERVICING, LLC	Unsecured	NA	NA	NA	0.00	0.00
ST. MARY'S MEDICAL CENTER	Unsecured	13,475.00	NA	NA	0.00	0.00
STRAYER UNIV PA CENTER CITY	Unsecured	1,509.00	NA	NA	0.00	0.00
SUN FEDERAL CREDIT UNION	Unsecured	620.00	NA	NA	0.00	0.00
TD BANK, N.A.	Unsecured	103.00	NA	NA	0.00	0.00
U.S. BANK, N.A.	Secured	70,000.00	144,046.01	7,796.68	7,796.68	0.00
U.S. DEPARTMENT OF EDUCATION	Unsecured	46,019.76	56,199.95	56,199.95	1,768.60	0.00
UMDNJ SOM	Unsecured	70.00	NA	NA	0.00	0.00
UNDERWOOD MEMORIAL HOSPITAL	Unsecured	287.00	NA	NA	0.00	0.00
USCB CORP	Unsecured	105.00	NA	NA	0.00	0.00
VANGUARD ANESTHESIA	Unsecured	NA	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$7,796.68	\$7,796.68	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,055.77	\$1,055.77	\$0.00
<b>TOTAL SECURED:</b>	<b>\$8,852.45</b>	<b>\$8,852.45</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$128,507.82</b>	<b>\$4,040.43</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$8,937.12</u>	
Disbursements to Creditors	<u>\$12,892.88</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$21,830.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/08/2019

By: /s/ Isabel C. Balboa

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.